

Information to identify the case:

Debtor 1	<u>Thomas A DeFalcon, Jr.</u>	Social Security number or ITIN	xxx-xx-4176
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Joan M DeFalcon, Jr.</u>	Social Security number or ITIN	xxx-xx-3124
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-22151-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas A DeFalcon, Jr.

Joan M DeFalcon, Jr.

10/25/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas A DeFalcon, Jr.
Joan M DeFalcon, Jr.
Debtors

Case No. 18-22151-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 25, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas A DeFalcon, Jr., Joan M DeFalcon, Jr., 144 Mapletree Road, Toms River, NJ 08753-8330
cr	+ CITIBANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517594223	+ BJs/Comenity, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
517594227	+ Citi Mortgage Home Equity Line, PO Box 790110, ST. Louis, MO 63179-0110
519716599	+ MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
519716600	+ MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019 MCLP Asset Company, Inc. 75019-6295
517594241	+ Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517594244	+ Shell Mastercard, PO Box 6170, Sioux Falls, SD 57117-6170
517594247	+ TD Bank (PO Box 84037, Columbus, Georgi, PO Box 84037, Columbus, Georgia 31908-4037

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 25 2023 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 25 2023 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517594215	+ EDI: RMSC.COM	Oct 26 2023 00:37:00	Amazon/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060
517594217	+ Email/PDF: bncnotices@becket-lee.com	Oct 25 2023 20:58:15	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
517594216	Email/PDF: bncnotices@becket-lee.com	Oct 25 2023 21:10:35	American Express, Customer Service, PO Box 981535, El Paso, Texas 79998-1535
517712309	Email/PDF: bncnotices@becket-lee.com	Oct 25 2023 20:58:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517594220	+ EDI: WFNNB.COM	Oct 26 2023 00:37:00	Avenue/Comenity, Bankruptcy Department, PO Box 182273, Columbus, OH 43218-2273
517685200	+ EDI: BANKAMER2.COM	Oct 26 2023 00:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517594221	EDI: BANKAMER.COM	Oct 26 2023 00:37:00	Bank of America/FIA, PO Box 982238, El Paso, Texas 79998-2238
517594222	+ EDI: CITICORP.COM	Oct 26 2023 00:37:00	Best Buy Credit Services, PO Box 790441, St.

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			Louis, Missouri 63179-0441
517594224	+ EDI: WFNNB.COM	Oct 26 2023 00:37:00	Boscovs/Comenity Capital Bank, Bankruptcy Dept, PO Box 183043, Columbus, Ohio 43218-3043
518599450	+ Email/Text: BKelectronicnotices@cenlar.com	Oct 25 2023 20:46:00	C/O CENLAR, FSB, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
518599451	+ Email/Text: BKelectronicnotices@cenlar.com	Oct 25 2023 20:46:00	C/O CENLAR, FSB, 425 PHILLIPS BLVD., EWING, NJ 08618, C/O CENLAR, FSB, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
517712313	EDI: CITICORP.COM	Oct 26 2023 00:37:00	Citibank, N.A., P.O. Box 688971, Des Moines, IA 50368-8971
517709283	Email/PDF: bncnotices@becket-lee.com	Oct 25 2023 20:58:14	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517594225	EDI: RMSC.COM	Oct 26 2023 00:37:00	Care Credit/Synchrony Bank, PO Box 965036, Orlando, Florida 32896-5036
517701914	+ EDI: CITICORP.COM	Oct 26 2023 00:37:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517713078	EDI: CITICORP.COM	Oct 26 2023 00:37:00	Citibank, N.A., P.O. Box 6030, Sioux Falls, SD 57117-6030
517594237	EDI: CITICORP.COM	Oct 26 2023 00:37:00	Macys, Bankruptcy Processing, PO Box 8053, Mason, Ohio 45040
517693793	EDI: Q3G.COM	Oct 26 2023 00:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517594228	+ EDI: CITICORP.COM	Oct 26 2023 00:37:00	Exxon/Mobil, PO Box 6404, Sioux Falls, South Dakota 57117-6404
517594229	+ EDI: CITICORP.COM	Oct 26 2023 00:37:00	Home Depot Credit Services, PO Box 790328, St. Louis, Missouri 63179-0328
517636128	EDI: IRS.COM	Oct 26 2023 00:37:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517594232	EDI: RMSC.COM	Oct 26 2023 00:37:00	JCP/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060
517594226	EDI: JPMORGANCHASE	Oct 26 2023 00:37:00	Chase Card Services, PO Box 15548, Wilmington, Delaware 19886-5548
517594234	Email/Text: PBNCNotifications@perituservices.com	Oct 25 2023 20:46:00	Kohls Capital One, PO Box 3043, Milwaukee, Wisconsin 53201-3043
517594235	+ EDI: WFNNB.COM	Oct 26 2023 00:37:00	Lane Bryant/Comenity, Bankruptcy Department, PO Box 182273, Columbus, OH 43218-2273
517594236	+ EDI: RMSC.COM	Oct 26 2023 00:37:00	Lowes Synchrony Bank, Bankruptcy Dept, PO Box 965060, Orlando, Florida 32896-5060
517594238	+ Email/Text: ebn@rwjbh.org	Oct 25 2023 20:47:00	Monmouth Medical Center, St. Barnabus Health Care System, PO Box 903, Oceanport, New Jersey 07757-0903
517594239	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 25 2023 20:46:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, Texas 75019-4620
517685201	EDI: NAVIENTFKASMSERV.COM	Oct 26 2023 00:37:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517663750	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 25 2023 20:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
517594240	+ EDI: NAVIENTFKASMSERV.COM	Oct 26 2023 00:37:00	Navient, PO Box 9500, Wilkes Barre, Pennsylvania 18773-9500

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517717430	EDI: PRA.COM	Oct 26 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517711838	EDI: PRA.COM	Oct 26 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517718056	EDI: PRA.COM	Oct 26 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
517717680	EDI: PRA.COM	Oct 26 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517718135	EDI: PRA.COM	Oct 26 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517704734	EDI: Q3G.COM	Oct 26 2023 00:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517704685	EDI: Q3G.COM	Oct 26 2023 00:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517684992	EDI: NAVIENTFKASMSERV.COM	Oct 26 2023 00:37:00	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517594242	+ EDI: SALLIEMAEBANK.COM	Oct 26 2023 00:37:00	Sallie Mae, 300 Continental Drive, Newark, Delaware 19713-4322
517689465	+ EDI: SALLIEMAEBANK.COM	Oct 26 2023 00:37:00	Sallie Mae Bank, PO Box 3319, Wilmington, DE 19804-4319
517594243	+ EDI: CITICORP.COM	Oct 26 2023 00:37:00	Sears Cards, PO Box 6283, Sioux Falls, South Dakota 57117-6283
517595206	+ EDI: RMSC.COM	Oct 26 2023 00:37:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517715797	+ Email/Text: bncmail@w-legal.com	Oct 25 2023 20:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517594245	EDI: WTRRN BANK.COM	Oct 26 2023 00:37:00	Target, Target Credit Services, PO Box 673, Minneapolis, Minnesota 55440-0673
517594246	+ EDI: WTRRN BANK.COM	Oct 26 2023 00:37:00	Target Card Services, PO Box 673, Minneapolis, Minnesota 55440-0673
517594248	+ EDI: WFNNB.COM	Oct 26 2023 00:37:00	Victoria Secret/Comenity, Bankruptcy Department, PO Box 182273, Columbus, Ohio 43218-2273
517705795	Email/PDF: bncnotices@becket-lee.com	Oct 25 2023 21:10:02	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517594218	*	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
517594219	*+	American Express, Customer Service, PO Box 981535, El Paso, TX 79998-1535
517594230	*	Internal Revenue Service, Special Procedures Bk Section, PO Box 744, Springfield, New Jersey 07081
517594231	*	Internal Revenue Service, Special Procedures, Bankruptcy Section, PO Box 744, Springfield, New Jersey 07081
517594233	##+	KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John Michael McDonnell	on behalf of Joint Debtor Joan M DeFalcon Jr. jmcdonnell@mchfirm.com
John Michael McDonnell	on behalf of Debtor Thomas A DeFalcon Jr. jmcdonnell@mchfirm.com
Maria Cozzini	on behalf of Creditor CITIBANK N.A. mcozzini@sternlav.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Citibank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Citibank N.A. ecf@powerskirn.com

TOTAL: 11